

FACT SHEETS  
ON  
WOMEN AND HOUSING

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- No. 1 - Tenure of Households with Women Householders (shown by race and Hispanic origin, type of household, and presence of children)
- No. 2 - Families with Children
- No. 3 - Mother/Child Subfamilies
- No. 4 - The Housing Cost Burden for Two-or-More Person Households Headed by Women
- No. 5 - Elderly Women Who Live Alone
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HIGHLIGHTS

U.S. government statistics analyzed by WREI show that:

*Finding decent, affordable housing is far more difficult for women who maintain families with children and for elderly single women than it is for other American householders.*

*The problem is most severe for black and Hispanic women.*

*Unlike other American families with children, most women who head families with children are not homeowners. About two-thirds rent.*

*Renters typically pay a higher percentage of income for housing than owners, and women renters are far more likely than other renters to pay a staggering percentage of their income for housing. (Renters are also vulnerable to forces they cannot control--rising rents and displacement, for example. And unlike owners paying on a mortgage, renters acquire no equity in their housing in return for the rent they pay.)*

*More than one-fifth of all single mothers with children don't have their own households--they live with their children in someone else's household (mostly with relatives).*

*The number and proportion of these mother/child subfamilies have been increasing and teenaged mothers do not account for the increase.*

*Housing problems, which are closely linked to low income and high poverty rates, have almost certainly continued to grow worse for women with children, although they have been abating for other families with children.*

The statistics regarding the housing cost burden (the percentage of monthly household income spent on housing) in WREI's fact sheets on women and housing were derived from the most recent American Housing Survey for 1985 (published in December 1988). A comparison of Census Population Survey data for 1985 and 1987 suggests that women with children have found it even tougher to find affordable housing since the Housing Survey was taken. For example, between 1985 and 1987:

- The number of female-headed renter families with children increased, although the number of other renter families with children decreased.
- The poverty rate increased for female-headed families with children (owners as well as renters), although it went down for other types of families with children.
- While the number of poor female-headed families in publicly owned or subsidized housing increased, poor female-headed families in unsubsidized housing increased by a greater number.

*The housing situation of elderly single women, however, appears to have improved somewhat between 1985 and 1987.*

- The number of and proportion of them who were in poverty declined, especially in the case of homeowners.
- Poor single elderly female renters were more likely to be getting housing assistance (i.e., to be living in publicly owned or subsidized housing) in 1987 than in 1985.

(Note: Several of WREI's fact sheet on women and housing are revised and updated versions of materials prepared for WREI's conference, "Locked Out: A Conference About Women, Housing, and Public Policy," held in September 1988.)

#### THERE'S MORE ON WOMEN AND HOUSING FORTHCOMING FROM WREI IN 1990

"Women and Affordable Housing," an analytical chapter on key women's housing issues by Cushing N. Dolbeare and Anne J. Stone, is featured in WREI's The American Woman 1990-91 (W.W. Norton, expected publication date February 1990).

Cushing Dolbeare has been a housing and public policy consultant since 1971, except for an interval when she served as president of the National Low Income Housing Coalition, which she founded. She is chair of the National Low Income Housing Coalition, as well as chair of its Women and Housing Task Force.

Anne Stone has been a member of WREI's staff since 1981. She was coordinator of WREI's conference on women, housing, and public policy, and is a member of the Women and Housing Task Force.

## WOMEN AND HOUSING

## No. 1 - TENURE OF WOMEN HOUSEHOLDERS

Homeownership is a cherished goal in the United States and a substantial majority of American householders have achieved it: nearly two-thirds (64 percent) own their dwellings. But homeownership is not the norm for women householders.

- More than half of all women householders are renters.
- Women with children are particularly likely to be renters.
- Minority women are the most likely to be renters.
- Only among elderly women with nonfamily households (who are mostly white widows) is homeownership typical.

Tenure of households with women householders, March 1987 (numbers in thousands)

| Households with Women Householders | Total  | -----Renters----- |         |
|------------------------------------|--------|-------------------|---------|
|                                    | Number | Number            | Percent |
| All household types                |        |                   |         |
| All races                          | 24,781 | 13,046            | 53      |
| White                              | 19,802 | 9,746             | 49      |
| Black                              | 4,480  | 2,970             | 66      |
| Hispanic*                          | 1,526  | 1,145             | 75      |
| Family households                  |        |                   |         |
| All races                          | 10,445 | 5,690             | 54      |
| White                              | 7,228  | 3,488             | 48      |
| Black                              | 2,967  | 2,047             | 69      |
| Hispanic                           | 1,032  | 782               | 76      |
| With related children under 18     |        |                   |         |
| All races                          | 7,094  | 4,631             | 65      |
| White                              | 4,553  | 2,747             | 60      |
| Black                              | 2,385  | 1,773             | 74      |
| Hispanic                           | 822    | 660               | 80      |
| Nonfamily households               |        |                   |         |
| All races                          | 14,336 | 7,356             | 51      |
| Age 65 and older                   | 6,850  | 2,613             | 38      |
| White                              | 12,574 | 6,258             | 50      |
| Age 65 and older                   | 6,220  | 2,342             | 38      |
| Black                              | 1,513  | 923               | 58      |
| Age 65 and older                   | 574    | 242               | 42      |
| Hispanic                           | 494    | 363               | 73      |
| Age 65 and older                   | 155    | 104               | 67      |

\*Hispanics may be of any race.

Source: U.S. Bureau of the Census, P-20, No. 424, Household and Family Characteristics: March 1987, Table 24.

Fact sheet prepared by Anne Stone, WREI, 1989

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## WOMEN AND HOUSING

## No. 2 - FAMILIES WITH CHILDREN

Some 32 million (49 percent of all) American families include children under 18 years old. About two-thirds (65 percent) of all families with children are homeowners, but this overall figure obscures great differences by family type.

- Nearly three-quarters (74 percent) of married couples with children are homeowners, as are over half (56 percent) of families with children that are headed by men (no spouse present).
- But the substantial majority (65 percent) of the 7.1 million female-headed families with children (no spouse present) are renters.
- Those female-headed families with children who do own are five times as likely as other owner families with children to be poor.

Households with related children under 18, by type of family and tenure of householder, March 1987 (numbers in thousands)

| Family type    | Total with<br>children <18 | Owners | -----Renters----- |                     |
|----------------|----------------------------|--------|-------------------|---------------------|
|                |                            |        | Number            | Percent<br>of total |
| Female-headed  | 7,094                      | 2,463  | 4,631             | 65                  |
| Married couple | 25,571                     | 18,859 | 6,712             | 26                  |
| Male-headed    | 1,137                      | 634    | 503               | 44                  |
| Total          | 33,802                     | 21,956 | 11,846            | 35                  |

Poverty rates of families with related children under age 18 by tenure, 1987

| Families with<br>children under 18 | -----Percent below poverty level----- |        |         |
|------------------------------------|---------------------------------------|--------|---------|
|                                    | All                                   | Owners | Renters |
| Female-headed                      | 46.1                                  | 23.5   | 57.9    |
| All other family types             | 8.3                                   | 4.6    | 18.2    |
| Total families                     | 16.2                                  | 6.7    | 33.8    |

## RENTER FAMILIES WITH CHILDREN

- The majority of renter families of all types include children, but female-headed renter families are considerably more likely than other renter families to include children (81 percent vs. 58 percent).
- Female-headed renter families with children were more than three times as likely as other renter families with children to be poor.

Most renter families with children--including female-headed ones--live in private-sector, unsubsidized housing.

- 70 percent of all female-headed renter families with children live in private-sector, unsubsidized housing, as do the majority (60 percent) of poor female-headed renter families with children.

However:

- Families headed by women are five times as likely as other renter families with children to live in publicly-owned or subsidized units (30 percent vs. 6 percent).
- Female-headed families account for 75 percent of all families with children in publicly-owned or subsidized housing, and for 84 percent of poor families with children in such housing.

All renter families with related children under age 18: residence in publicly owned or subsidized housing by family type, 1987 (numbers in thousands)

| Family type            | Total  | Housing is publicly owned or subsidized |         | Housing is not publicly owned or subsidized |
|------------------------|--------|-----------------------------------------|---------|---------------------------------------------|
|                        |        | Number                                  | Percent | Number                                      |
| Female-headed          | 4,688  | 1,394                                   | 30      | 3,175                                       |
| All other family types | 7,237  | 467                                     | 6       | 6,770                                       |
| Total families         | 11,925 | 1,861                                   | 16      | 10,064                                      |

Poverty renter families with related children under age 18: residence in publicly owned or subsidized housing by family type, 1987 (numbers in thousands)

| Family type            | Total | Housing is publicly owned or subsidized |         | Housing is not publicly owned or subsidized |
|------------------------|-------|-----------------------------------------|---------|---------------------------------------------|
|                        |       | Number                                  | Percent | Number                                      |
| Female-headed          | 2,715 | 1,097                                   | 40      | 1,540                                       |
| All other family types | 1,315 | 212                                     | 16      | 1,103                                       |
| Total families         | 4,030 | 1,309                                   | 32      | 2,721                                       |

Sources: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 424, Household and Family Characteristics: March 1987, and Series P-60, No. 163, Poverty in the United States 1987.

Fact sheet prepared by Anne Stone, WREI, 1989

## WOMEN AND HOUSING

## No. 3 - MOTHER/CHILD SUBFAMILIES

**Note:** The statistics presented here pertain to mothers, with no spouse present, who live in the same household with at least one of their own never-married children under 18 years old<sup>1</sup>.

The statistics usually disseminated about single mothers regard those who maintain their own households--generally referred to as "female family heads" or "female householders" with children. Rarely mentioned are the single mothers who live in the same household with one or more of their own children but who are not the "householders" (or "heads") of the households in which they and their children live. The Census calls these family units "mother/child subfamilies," and does not include them in its count of families.

Between 1982 and 1987, the number of mother/child subfamilies living with relatives increased at a rate nearly four times that of single mothers who headed their own households ("householders"). The increase was greatest for subfamilies with mothers age 25 and over.

While no firm conclusions should be drawn from these statistics, they suggest a growing shortage of housing that women with children can afford. They hint at an increasing incidence of "doubling up"--a temporary housing expedient that is reported to precede family homelessness in many cases.

- In 1987, more than 1.8 million single mothers (no spouse present) who lived with one or more of their own children under 18 were not "householders" or household heads. Rather, they were in subfamilies living in other people's households (generally relatives' households).
- Mother/child subfamilies accounted for more than one-fifth (22 percent) of all single mothers (no spouse present) with children under 18 in 1987. The comparable percentage in 1982 was slightly over 19 percent.
- Between 1982 and 1987, the number of mother/child subfamilies increased by a far greater rate than the number of female householders (i.e., female household heads who had no spouse present) with own children.

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<sup>1</sup>In 1987, about 7.1 million women headed family households ("families") containing related unmarried children under 18. But about 11 percent of these women had no minor children of their own in their households; in other words, more than one in ten were not the mothers of any of the related minor children who lived with them. (The proportion was about 15 percent among blacks and nine percent among whites.) The analysis of female householders in this fact sheet is confined to those (about 6.3 million in 1987) who have own unmarried children under 18 in their households (which could also include other children or subfamilies).

- Mother/child subfamilies constituted 78 percent of all subfamilies with children under 18 in 1987, up from 76 percent in 1982. (Father/child subfamilies were about 7 percent in both years, married couples 18 percent in '82 and 15 percent in '87.)

**Household Status of Single Mothers Living with Own Children Under 18, by Race and Hispanic Origin\*, March 1982 and March 1987 (numbers in thousands)**

|                         | -----1982----- |         | -----1987----- |         | Percent<br>Change<br>(in nos.)<br>1982-85 |
|-------------------------|----------------|---------|----------------|---------|-------------------------------------------|
|                         | Number         | Percent | Number         | Percent |                                           |
| <b>Household Status</b> |                |         |                |         |                                           |
| <b>All races</b>        |                |         |                |         |                                           |
| Householders            | 5,868          | 80.5    | 6,297          | 77.5    | +7.3                                      |
| Subfamilies             | 1,418          | 19.5    | 1,831          | 22.5    | +29.1                                     |
| In relatives' h'holds   | 1,139          | 15.6    | 1,451          | 17.8    | +27.4                                     |
| Total                   | 7,286          | 100.0   | 8,128          | 100.0   | +11.6                                     |
| <b>White</b>            |                |         |                |         |                                           |
| Householders            | 3,926          | 82.4    | 4,141          | 79.8    | +5.5                                      |
| Subfamilies             | 841            | 17.6    | 1,049          | 20.2    | +24.7                                     |
| In relatives' h'holds   | 607            | 12.7    | 745            | 14.4    | +22.7                                     |
| Total                   | 4,767          | 100.0   | 5,190          | 100.0   | +8.9                                      |
| <b>Black</b>            |                |         |                |         |                                           |
| Householders            | 1,821          | 77.0    | 2,025          | 73.7    | +11.2                                     |
| Subfamilies             | 544            | 23.0    | 722            | 26.3    | +32.7                                     |
| In relatives' h'holds   | 505            | 21.4    | 661            | 24.1    | +31.0                                     |
| Total                   | 2,365          | 100.0   | 2,747          | 100.0   | +16.1                                     |
| <b>Hispanic origin</b>  |                |         |                |         |                                           |
| Householders            | 553            | 83.0    | 729            | 78.6    | +31.8                                     |
| Subfamilies             | 113            | 17.0    | 198            | 21.4    | +75.2                                     |
| In relatives' h'holds   | 87             | 13.1    | 167            | 18.0    | +92.0                                     |
| Total                   | 666            | 100.0   | 927            | 100.0   | +39.2                                     |

\*People of Hispanic origin may be of any race.

- A larger proportion of black single mothers are in subfamilies than is true of single mothers overall, and black mother/child subfamilies are noticeably more likely than others to live in relatives' households.

In 1982 there were somewhat over half a million black mother/child subfamilies. By 1987, there were more than three-quarters of a million black mother/child subfamilies, 92 percent of whom lived with relatives.

- Although still relatively few in number, single mothers of Hispanic origin show the largest percentage increase in all three categories--householders, mother/child subfamilies, and subfamilies living with relatives.
- Most of the mothers in mother/child subfamilies living with relatives are not teenagers, and were older, on average, in 1987 than in 1982. In 1987, 49 percent were 25 or older, compared with 44 percent in 1982.

As the following table shows, overall the age distribution of the mothers in mother/child subfamilies living with relatives shifted upward from 1982 to 1987 (a shift that has not occurred in the case of single mothers with their own households or among father/child subfamilies living with relatives). Subfamilies with mothers 25 or older accounted for three-quarters of the increase in mother/child subfamilies living with relatives.

Age Distribution of Mothers in Mother/Child Subfamilies Living with Relatives, March 1982 and March 1987 (in percentages)

| Age of Mother                                  | -----Distribution by Age----- |       |       |      |          |      |
|------------------------------------------------|-------------------------------|-------|-------|------|----------|------|
|                                                | All Races                     |       | Black |      | Hispanic |      |
|                                                | 1982                          | 1987  | 1982  | 1987 | 1982     | 1987 |
| Under 20                                       | 22                            | 19    | 25    | 22   | 24       | 22   |
| 20 to 24                                       | 36                            | 32    | 42    | 37   | 25       | 35   |
| 25 and over                                    | 44                            | 49    | 33    | 41   | 51       | 43   |
| 25 to 29                                       | 20                            | 23    | 17    | 19   | 17       | 17   |
| 30 to 34                                       | 13                            | 14    | 11    | 13   | 17       | 16   |
| 35 to 39                                       | 6                             | 7     | 3     | 6    | 8        | 6    |
| 40 and over                                    | 5                             | 5     | 2     | 3    | 9        | 4    |
| Total percent                                  | 100                           | 100   | 100   | 100  | 100      | 100  |
| Total number of mothers<br>(all ages, in 000s) | 1,139                         | 1,451 | 505   | 661  | 87       | 167  |

- As this table shows, the mothers in black mother/child subfamilies living with relatives are younger, on average, than such subfamilies overall: 59 percent were under 25 in 1987. But the comparable percentage in 1982 was 67; in other words, the age distribution has shifted upward among these black mothers, too.

The proportionately greatest increase in the number of black mother/child subfamilies living with relatives involved those with mothers over 25, who accounted for two-thirds of the total increase.

- Among Hispanic mother/child subfamilies living with relatives, however, the pattern is reversed. Mothers under 25 accounted for two-thirds of the increase. However, the teenaged proportion of the mothers was smaller in 1987 than in 1982.

Sources: Bureau of the Census, Current Population Reports, Series P-20, Nos. 381 and 424, Household and Family Characteristics: March 1982 and March 1987.

Fact sheet prepared by Anne Stone, WREI, 1989

## WOMEN AND HOUSING

No. 4 - THE HOUSING COST BURDEN  
FOR TWO-OR-MORE-PERSON HOUSEHOLDS HEADED BY WOMEN<sup>1</sup>

The housing cost burden, a measure of affordability, is the percentage of monthly income that a household spends for housing (including rent or mortgage payments, heat and utilities, taxes, etc.). Typically, the lower a household's income, the heavier its housing cost burden.

- The median housing cost burden for American households overall was 21 percent in 1985. It was lower for owners (18 percent) and higher for renters (27 percent).
- The federal government, in setting rental housing subsidies, assumes that a low-income household can afford to spend up to 30 percent of its income on housing.
- But millions of low-income householders spend a far higher percentage than that for their housing, and a disproportionate number of them are women.

## RENTERS WITH TWO-OR-MORE-PERSON HOUSEHOLDS

The 1985 American Housing Survey shows that women head a disproportionate number of the low-income two-or-more-person renter households for whom monthly housing costs are most burdensome. More than half (54 percent) of the 6.8 million two-or-more person renter households headed by women had incomes under \$10,000 a year in 1985 (the latest year for which these data are available)<sup>2</sup>.

- Female-headed households accounted for 68 percent of all two-or-more-person renter households that had incomes under \$5,000 a year. (Nearly a fourth--24 percent--of all female-headed two-or-more person renter households were in this income category.)

The median housing cost burden (defined as median monthly housing costs as a percent of median income) for renter households in this income range was more than 70 percent in 1985.

<sup>1</sup> Published American Housing Survey (AHS) data do not include information about the presence of children, or about the relationship of the occupants of households (i.e., they do not tell us whether a two-or-more person household is or is not a family household).

<sup>2</sup> For simplicity, this fact sheet substitutes "under \$5,000 a year" for the AHS category "\$1 to \$4,999," "between \$5,000 and \$10,000" for the AHS category "\$5,000 to \$9,999," and "under \$10,000" for these two categories combined. (Householders in the AHS category "no or negative income," who accounted for 2.8 percent of all two-or-more-person households with female householders, are here included only in the total number of households on which percentages are calculated.)

- Female-headed households accounted for 26 percent of all two-or-more-person renter households with incomes between \$5,000 and \$10,000 a year. (Twenty-six percent of all female-headed two-or-more person renter households were in this income category.)

The median housing cost burden for renter households in this income range was 45 percent in 1985.

#### OWNERS WITH TWO-OR-MORE-PERSON HOUSEHOLDS

Compared to their renter counterparts, the 4.9 million female owners with two-or-more person households were well-off. Their 1985 median income (\$19,076) was double the median for the renters (\$9,302). More than three-fourths (77 percent) of the female owners had incomes of \$10,000 a year or more. Less than seven percent had incomes of under \$5,000.

However, the female owners were typically much less well-off than other owners with two-or-more person households.

- Female householders, who represented less than 11 percent of all two-or-more person owner households, accounted for nearly one-third (32 percent) of owners with incomes under \$5,000. The median housing cost burden for owners in this income range was 57 percent in 1985.
- The median income for female owners was only 61 percent of the median (\$31,193) for two-or-more person owner-householders overall.

Source: Bureau of the Census, Current Housing Reports, H-150-85, American Housing Survey for the United States in 1985.

Fact sheet prepared by Anne Stone, WREI, 1989

## WOMEN AND HOUSING

## No. 5 - ELDERLY WOMEN WHO LIVE ALONE

Nearly seven million elderly women lived alone in 1985; they outnumbered elderly men who lived alone by nearly four to one. The women were at least as likely as the men to own their homes (about 60 percent of both did). However, whether they owned or rented, elderly women were more likely than their male counterparts to be poor.

## OWNERS

- In 1985, women accounted for about 80 percent of all elderly single owners, but for 84 percent of those with incomes below the poverty level.
- The poverty rate for single elderly female owners was 28 percent, nine percentage points higher than that (19.0 percent) for their male counterparts.
- Elderly single female owners, with a median income of \$8,254 in 1985, had the lowest median income of any category of owners. Median income for their male counterparts (the next lowest category) was \$9,783.

## RENTERS

- Women accounted for 79 percent of all single elderly renters age 65 and over, but for 82 percent of those with incomes below the poverty level.
- The poverty rate for single elderly female renters was 40.2, seven percentage points higher than that (33.1) of their male counterparts.
- Elderly female renters who lived alone had the lowest median income--\$6,446--of any category of renters. Median income for their male counterparts was \$7,557.
- Women heavily predominated among elderly singles renting in publicly owned or subsidized housing and 90 percent of all poor elderly nonfamily renter-householders in publicly owned or subsidized housing were women.
- Even so, 53 percent of poor elderly female nonfamily renters were in unsubsidized, private-sector units in 1985.

## THE HOUSING COST BURDEN FOR ELDERLY SINGLE WOMEN

Not surprisingly, elderly single women were disproportionately represented among those who paid the highest percentage of their income for housing.

- Females age 65 and over accounted for 43 percent of all single renters who had incomes of under \$5,000 a year<sup>1</sup>. (More than one-third of all elderly

<sup>1</sup> This fact sheet substitutes "under \$5,000 a year" for the AHS category "\$1 to \$4,999," and "between \$5,000 and \$10,000" for the AHS category "\$5,000 to \$9,999. (Householders in the AHS category "no or negative income" --1.7 percent of all elderly single female householders--are here included only in the total number of households on which percentages are calculated.)

female single renters were in this income category). The housing cost burden (median monthly housing costs as a percent of median income) for renter households in this income range was more than 70 percent in 1985.

- Females age 65 and over accounted for 44 percent of all single renters with incomes between \$5,000 and \$10,000 a year. (Two-fifths of all elderly female single renters were in this income category.) The housing cost burden for renter households in this category was 45 percent in 1985.
- Females age 65 and over accounted for 64 percent of all single homeowners with incomes under \$5,000 a year. (About one-fourth of all elderly female single owners were in this category). The housing cost burden for owner households in this category was 57 percent.

#### ELDERLY MINORITY WOMEN

The situation of single elderly minority women is considerably worse than that of elderly single women overall. (Note: since the 1985 American Housing Survey from which the following data were derived does not include separate statistics for whites, a comparison of minority women with white women is not possible. However, white women certainly account for the great majority of all elderly women living alone.)

Single elderly black and Hispanic women are much more likely:

- To be renters;
- To be very poor;
- To be living in substandard housing.

Elderly women living alone ("one-person householders"), selected measures, 1985

|          | Numbers<br>(000s) | Who<br>Rent | Are<br>Poor | Percent<br>In Subst<br>Hsing | With<br><\$5K* | With<br><\$10K | Median<br>Income** |
|----------|-------------------|-------------|-------------|------------------------------|----------------|----------------|--------------------|
| All      | 6,846             | 39.8        | 33.2        | 8.4                          | 28.8           | 67.8           | \$7,498            |
| Black    | 605               | 51.4        | 60.3        | 24.0                         | 56.2           | 85.6           | \$4,243            |
| Hispanic | 205               | 59.5        | 54.6        | 19.0                         | 47.8           | 81.9           | \$4,796            |

\*The median housing cost burden for all householders in this income range was 69 percent; for black householders 65 percent; for Hispanic householders 70+ percent.

\*\*The 1985 poverty threshold for single elderly persons was \$5,156.

Sources: U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 158, Poverty in the United States 1985, and Current Housing Reports, H-150-85, American Housing Survey for the United States in 1985. (Note: Because 1985 is the most recent year for which Housing Survey data are available, the Current Population Survey (CPS) data used in this fact sheet are for 1985, although more recent CPS data have been published.)

Fact sheet prepared by Anne Stone, WREI, 1989